
ABSTRACT

This study analyzes the impact of BRIguna Digital implementation on marketing effectiveness and salesforce performance at PT Bank Rakyat Indonesia (Persero), Tbk, as well as the causes of increasing Special Mention Loans (DPK) and Non-Performing Loans (NPL) during 2023–2025. The policy change in June 2023, shifting from segmented targets (civil servants, military/police, and permanent employees) to all private employees with BRI payroll, created a trade-off between market expansion and credift quality.

The research applied a qualitative approach through in-depth interviews with Relationship Managers (RM), Consumer Business Managers (CBM), Department Head Salary Based Loan (DH), and Regional Consumer Banking Heads (RCBH). Data were analyzed using the Experiential Marketing framework (Sense, Feel, Think, Act, Relate).

Findings show that BRIguna Digital improved efficiency (Sense) and salesforce confidence (Feel), but system disruptions added emotional burdens. Validation for private employees was considered weak (Think), raising default risks. Salesforce roles shifted toward educators and consultants (Act). Payroll loyalty in the private segment was low, with take-out payroll practices leading to higher DPK and NPL (Relate). DH and RCBH validated that increased risk mainly stemmed from the unstable private employee segment. The study concludes that declining credit quality is driven more by the June 2023 segmentation policy than by digitalization itself. Implications include strengthening risk mitigation by segment, tightening validation, and improving payroll relationship management with private companies.

Keywords:* *BRIguna Digital, Experiential Marketing, Salesforce Performance, Credit Quality, NPL, DPK